



STATE OF WEST VIRGINIA  
OFFICE OF THE ATTORNEY GENERAL  
DARRELL V. MCGRAW, JR.  
CONSUMER PROTECTION DIVISION  
1-800-368-8808 or 304-558-8986

# Press Release

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**ATTORNEY GENERAL MCGRAW  
ANNOUNCES SECOND SETTLEMENT  
WITH BIG SANDY SUPERSTORES – CONSUMERS WILL  
RECEIVE AN IN-STORE CREDIT FOR THE ENTIRE AMOUNT  
OWED UNDER A REBATE PROGRAM**

Attorney General McGraw announced a second settlement his office has entered into with Big Sandy Furniture, Inc. doing business as Big Sandy Superstores regarding a rebate program the company offered during the 1990's. The first settlement was announced in October of 2003, and resulted in consumers receiving approximately \$330,005.92 in cash and in-store credits.

Under the terms of the most recent settlement, Big Sandy, a Kentucky corporation, headquartered in Franklin Furnace, Ohio, will provide an in-store credit for all West Virginia consumers who participated in a rebate program insured by Western Indemnity Insurance Company. In order to be eligible for the in-store credits, consumers need to mail their claim forms to McGraw's Consumer Protection Division at Post Office Box 1789, Charleston, WV 25326-1789. If a consumer has already submitted their claim form to the Claims Administration Services in White Plains, New York, he should contact the Consumer Protection Division at 1-800-368-8808 and file a claim directly with McGraw's office.

Beginning on or around April 1993, Big Sandy Superstores, partnered with 50% Cash Back and offered a rebate program to consumers. Under the terms of the rebate program, consumers were offered a 50% cash back rebate on furniture and/or appliance purchases. Consumers were to receive the rebate ten (10) years after the purchase date, subject to the terms and the conditions on the applications and the certificates. The program was offered until at least May of 1994.

During the winter of 2003, consumers began mailing in their claims for rebates and were told that no money was available. After receiving several complaints from consumers, McGraw's office opened an investigation and learned that on September 6, 2003, the insurer for this program, Western Indemnity, had been placed in receivership by the Texas Department of Insurance. As a result, Western Indemnity had no funds available to provide rebates to consumers.

McGraw's office then began negotiating with Big Sandy to provide restitution for its rebate customers. Big Sandy, has agreed to issue gift cards for the amount of the rebate each consumer is owed. The gift card will be honored for 18 months from the date it is issued. To redeem the gift card, all the consumer will need to do is take it to any Big Sandy Store and use it to purchase merchandise. "By honoring claims of its customers, Big Sandy has once again proven it is a good corporate citizen", McGraw stated.

If you would like more information, please contact Attorney General McGraw's Consumer Protection Division at 1-800-368-8808

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